

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:  
KAREN D. HILL

Case No.: 18-14783

Chapter: 13

Judge: ABA

**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF  
COVID-19 CHAPTER 13 PLAN MODIFICATION**

I [We], Karen D. Hill, am [are] the debtor[s] in the above-captioned Chapter 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket.

- 1) The Chapter 13 Plan was originally confirmed by order entered on 9/14/18.
- 2) I was current with plan payments through February 2021.
- 3) I was current with post-petition mortgage payments through 11-22-21 on property located at 2102 East Oak Rd., Unit A5, Vineland, NJ 08361.

[If not applicable, skip] [if more than 1 property, add additional lines]

a) The mortgage payments referred to above are [check one]:

☒ contractual payments

☐ adequate protection payments

b) I am current with post-petition real estate taxes on the property located at \_\_\_\_\_.

☒ YES ☐ NO

c) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

4) If the confirmed plan includes a cram down on a mortgage, then answer the following:

a) I am current with post-petition real estate taxes on the property located at \_\_\_\_\_.

☐ YES ☐ NO

b) I have current liability insurance on the property and can provide proof thereof.

☐ YES ☐ NO

- 5) I was current with post-petition auto payments through 11-22-21 on the following automobile(s). [If not applicable, skip]  
\_\_\_\_\_.
- 6) The change in my household income previously reported on Schedule I is \$ 4,669.01.  
My current household income is \$ 4,553.27. I have attached a current paystub or proof of the change in income to this certification [Redact any personally identifiable information before docketing.]  
My current total household expenses are now \$ 4,173.72.
- 7) As a result of COVID-19, I have suffered a material financial hardship which has impacted me in the following way:

Was in Hospital Got VERY  
DEPRESS

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 11-22-21

  
Debtor's Signature

Dated: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature